

Certificate of Notice Page 1 of 4
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 Israel Izizarry
 Debtor

Case No. 18-10449-ref
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-4

User: Lisa
 Form ID: 309I

Page 1 of 2
 Total Noticed: 36

Date Rcvd: Mar 20, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 22, 2018.

db Israel Izizarry, 347 W Lynnwood St, Allentown, PA 18103-5056
 tr +FREDERICK L. REIGLE, Chapter 13 Trustee, 2901 St. Lawrence Avenue, P.O. Box 4010,
 Reading, PA 19606-0410
 smg +Bureau of Audit and Enforcement, City of Allentown, 435 Hamilton Street,
 Allentown, PA 18101-1603
 smg City Treasurer, Eighth and Washington Streets, Reading, PA 19601
 smg +Dun & Bradstreet, INC, 3501 Corporate Pkwy, P.O. Box 520, Centre Valley, PA 18034-0520
 smg +Lehigh County Tax Claim Bureau, 17 South Seventh Street, Allentown, PA 18101-2401
 smg +Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
 14044736 Allentown School District, %Portnoff Law Associates, Ltd., PO Box 3020,
 Norristown, PA 19404-3020
 14044742 City of Allentown, 435 Hamilton St, Allentown, PA 18101-1603
 14044744 Credit Acceptance, 25505 W 12 Mile Rd Ste 3000, Southfield, MI 48034-8331
 14044743 Credit Acceptance, PO Box 513, Southfield, MI 48037-0513
 14057123 +Fay Servicing LLC, as Servicer for Wilmington Trust, NA, c/o KML Law Group, P.C.,
 710 Market Street, Suite 5000, Philadelphia, PA 19106-2312
 14044747 Lehigh County Fiscal Affairs, Government Center, 17 S 7th St Rm 119,
 Allentown, PA 18101-2401
 14044748 Lehigh County Tax Claim Bureau, %, 17 S 7th St Rm 120, Allentown, PA 18101-2401
 14044749 Mid America Bk/Total C, 5109 S Broadband Ln, Sioux Falls, SD 57108-2208
 14044750 Penn Credit Corporatio, 916 S 14th St, Harrisburg, PA 17104-3425
 14044751 Ppl, %Penn Credit, PO Box 988, Harrisburg, PA 17108-0988
 14044752 Progressive Advanced Ins Co, %Receivable Management, 240 Emery St,
 Bethlehem, PA 18015-1980
 14044753 Receivable Management, 240 Emery St, Bethlehem, PA 18015-1980
 14044754 Shellpoint Mortgage Servicing, PO Box 10826, Greenville, SC 29603-0826
 14044756 Verizon, PO Box 650584, Dallas, TX 75265-0584
 14076146 +WILMINGTON TRUST, NATIONAL ASSOCIATION, Fay Servicing, LLC, 3000 Kellway Dr. Ste. 150,
 Carrollton, TX 75006-3357
 14054613 +Wilmington Trust, National Association,, c/o RAS Crane, LLC, 10700 Abbot's Bridge Road,
 Suite 170, Duluth, GA 30097-8461

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: bankruptcy@everettcooklaw.com Mar 21 2018 01:37:30 JOHN EVERETT COOK,
 The Law Offices of Everett Cook, P.C., 2309 MacArthur Road, Whitehall, PA 18052
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Mar 21 2018 01:37:53
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
 Harrisburg, PA 17128-0946
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Mar 21 2018 01:38:24 U.S. Attorney Office,
 c/o Virginia Powell, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
 ust +E-mail/Text: ustpregion03.ph.ecf@usdoj.gov Mar 21 2018 01:38:14 United States Trustee,
 Office of the U.S. Trustee, 833 Chestnut Street, Suite 500, Philadelphia, PA 19107-4405
 14044738 EDI: BANKAMER.COM Mar 21 2018 16:32:00 Bk of Amer, PO Box 982238,
 El Paso, TX 79998-2238
 14044737 EDI: BANKAMER.COM Mar 21 2018 16:32:00 Bank of America, NC4-105-03-14, PO Box 26012,
 Greensboro, NC 27420-6012
 14044741 EDI: CAPITALONE.COM Mar 21 2018 16:32:00 Capital One, 15000 Capital One Dr,
 Richmond, VA 23238-1119
 14044740 EDI: CAPITALONE.COM Mar 21 2018 16:32:00 Capital One, PO Box 30253,
 Salt Lake City, UT 84130-0253
 14044739 EDI: CAPITALONE.COM Mar 21 2018 16:32:00 Capital One,
 Attn: General Correspondence/Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285
 14044745 +EDI: AMINFOFP.COM Mar 21 2018 16:29:00 First Premier Bank, 601 S Minnesota Ave,
 Sioux Falls, SD 57104-4868
 14044746 EDI: AMINFOFP.COM Mar 21 2018 16:29:00 First Premier Bank, 3820 N Louise Ave,
 Sioux Falls, SD 57107-0145
 14073619 +EDI: JEFFERSONCAP.COM Mar 21 2018 16:28:00 Premier Bankcard, LLC,
 Jefferson Capital Systems LLC Assignee, PO Box 7999, Saint Cloud Mn 56302-7999
 14044755 +EDI: VERIZONEAST.COM Mar 21 2018 16:35:00 Verizon,
 Verizon Wireless Bankruptcy Administrati, 500 Tecnolgy Dr Ste 500,
 Weldon Springs, MO 63304-2225

TOTAL: 13

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

aty* +FREDERICK L. REIGLE, Chapter 13 Trustee, 2901 St. Lawrence Ave., P.O. Box 4010,
 Reading, PA 19606-0410

TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0313-4

User: Lisa
Form ID: 309I

Page 2 of 2
Total Noticed: 36

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***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 22, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 20, 2018 at the address(es) listed below:

FREDERICK L. REIGLE ecfmail@fredreiglechl3.com, ecf_frpa@trusteel3.com
FREDERICK L. REIGLE on behalf of Trustee FREDERICK L. REIGLE ecfmail@fredreiglechl3.com,
ecf_frpa@trusteel3.com
JOHN EVERETT COOK on behalf of Debtor Israel Izizarry bankruptcy@everettcooklaw.com,
G29494@notify.cincompass.com
KEVIN M. BUTTERY on behalf of Creditor Wilmington Trust, National Association, not in its
individual capacity, but solely as trustee for MFRA Trust 2015-1 bkyefile@rasflaw.com
REBECCA ANN SOLARZ on behalf of Creditor Wilmington Trust, National Association, et. al.
bkgroup@kmlawgroup.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 6

| | | | |
|--|---|--------------------|-----------|
| Information to identify the case: | | | |
| Debtor 1 | Israel Izizarry | | |
| | First Name | Middle Name | Last Name |
| Debtor 2 | | | |
| (Spouse, if filing) | First Name | Middle Name | Last Name |
| United States Bankruptcy Court | Eastern District of Pennsylvania | | |
| Case number: | 18-10449-ref | | |
| | Social Security number or ITIN | xxx-xx-4232 | |
| | EIN | -- -- | |
| | Social Security number or ITIN | -- -- | |
| | EIN | -- -- | |
| | Date case filed for chapter | 13 1/25/18 | |

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

12/17

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

| | About Debtor 1: | About Debtor 2: |
|--|---|--|
| 1. Debtor's full name | Israel Izizarry | |
| 2. All other names used in the last 8 years | aka Israel Irizarry Sr. | |
| 3. Address | 347 W Lynnwood St Allentown, PA 18103-5056 | |
| 4. Debtor's attorney Name and address | JOHN EVERETT COOK The Law Offices of Everett Cook, P.C. 2309 MacArthur Road Whitehall, PA 18052 | Contact phone 610-351-3566 Email: bankruptcy@everettcooklaw.com |
| 5. Bankruptcy trustee Name and address | FREDERICK L. REIGLE Chapter 13 Trustee 2901 St. Lawrence Avenue P.O. Box 4010 Reading, PA 19606 | Contact phone 610-779-1313 Email: ecfmail@fredreigle13.com |
| 6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov . | 400 Washington Street Suite 300 Reading, PA 19601 | Office Hours: <u>Philadelphia Office -- 8:30 A.M. to 5:00 P.M.</u> <u>Reading Office -- 8:00 A.M. to 4:30 P.M.</u> Contact phone (610)2085040 Date: 3/20/18 |

For more information, see page 2

Location:
Bar Association of Lehigh County, Meeting
Rooms – Lower Level, 1114 West Walnut
Street, Allentown, PA 18102

Filing deadline: 6/23/18

- a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or
- a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).

Filing deadline: 4/5/18

Filing deadline: 7/24/18

A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office.

If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.

The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.

Filing deadline: 30 days after the *conclusion* of the meeting of creditors

The debtor has filed a plan. This plan proposes payment to the trustee of \$224.61 per month for 60 months. **The hearing on confirmation will be held on: 6/7/18 at 9:00 AM Location: Courtroom 1, Third Floor, The Madison, 400 Washington Street, Reading PA 19601**

If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.

Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.

The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov. If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.

Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 8.